Case 16-16349-ref Doc 17 Filed 11/19/16 Entered 11/20/16 01:14:04 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Sigfrido L Gonzalez Nilda M Gonzalez Debtors Case No. 16-16349-ref Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4 User: Lisa Page 1 of 2 Date Rcvd: Nov 17, 2016 Form ID: 3091 Total Noticed: 56

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Nov 19, 2016.
                            +Sigfrido L Gonzalez, Nilda M Gonzalez, 1774 Little Mountain Rd., Bethel, PA 19507-9557 +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010,
db/jdb
t.r
                                Reading, PA 19606-0410
                             +Bureau of Audit and Enforcement,
                                                                                               City of Allentown,
                                                                                                                                         435 Hamilton Street,
                                Allentown, PA 18101-1603
                              City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg
smg
                             +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
                             #American Medical Supplies, Inc., 3300 SW 15th Street, Deerfield Beach, FL 334 +Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890 +Bureau of Account Management, P.O. Box 8875, Camp Hill, PA 17001-8875 +Bureau of Account Management, 3607 Rosemont Avenue, Camp Hill, PA 17011-6904
smg
13789026
                                                                                                                                         Deerfield Beach, FL 33442-8126
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                             CBCS, P.O. Box 2724, Columbus, OH 43216-2724
+CBY Systems Inc, 33 S Duke St, York, PA 17401-1401
Cardiology Interpretive Servicecs, 755 Norman Drive, Lebanon, PA 17042-7497
13789031
13789032
13789030
                                                                                                                                                       845 N. Park Rd., Suite 101,
13799078
                             +Case & DiGiamberardino, P.C., John A. DiGiamberardino, Esq.,
                                Wyomissing, PA 19610-1342
13789034
                              Christopher A Seda DPM, 840 Helen Drive,
                                                                                                                 Lebanon, PA 17042-7456
                            Christopher A Seda DPM, 840 Helen Drive, Lebanon, PA 17042-7456

+Commonwealth of PA, Office of Attorney General, Collections Unit,
14th Floor, Strawberry Square, Harrisburg, PA 17120-0001

+Credit Bureau of York, Inc., 33 S Duke Street, York, PA 17401-1485

Donegal Insurance Group, 1195 River Road, P.O. Box 302, Marietta, PA 17547-0302

+Dr. Duaduk N., P.O. Box 1573, 341 Cumberland Street, 2nd Floor, Lebanon, PA 17042-5547

EMA Lebanon Emergency Medical Associates, P.O. Box 5728, Parsippany, NJ 07054-6728

+Environmental Products International Inc, P.O. Box 397, Fairview, NJ 07022-0397

+Good Samaritan Physician Services, P.O. Box 4625, Lancaster, PA 17604-4625

HCR ManorCare Services LLC, Facility 0561, P.O. Box 637602, Cincinnati, OH 45263-7602

+Harry Rueppel, 611 East High Street, Lebanon, PA 17042-5642

Jonestown Bank & Trust Co., 2 West Main Street, Jonestown, PA 17038
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                            Harry Rueppel, 611 East High Street, Lebanon, PA 17042-5642

Jonestown Bank & Trust Co., 2 West Main Street, Jonestown, PA 17038

Jonestown Bank & Trust Co., P.O. Box 717, Jonestown, PA 17038-0717

Jonestown Bank & Trust Co., 1725 Route 72 North, Lebanon, PA 17046

+Jonestown Dental, 310 North Lancaster Street, P.O. Box 687, Jonestown, PA 17038-0687

Lebanon Cardiology Associates, PC, 775 Norman Drive, Lebanon, PA 17042-7497

+Lebanon Diagnostic Imaging, 960 Isabel Drive, Lebanon, PA 17042-7482
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                             +Lebanon Family Dental, 320 Oak Street, Lebanon, PA 17042-6200
Lebanon Imaging Associates, P.O. Box 371863, Pittsburgh, PA 15250-7863
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                            Lebanon Imaging Associates, P.O. Box 371863, Pittsburgh, PA 15250-7863
+Met-Ed, P.O. Box 3687, Akron, OH 44309-3687
+Myerstown Family Practice, 431 W. Lincoln Avenue, Myerstown, PA 17067-2328
+National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
Peerless Credit Services, Inc., P.O. Box 518, Middletown, PA 17057-0518
+Penn State Hershey Medical Center, P.O. Box 643291, Pittsburgh, PA 15264-3291
+Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
#RMS, P.O. Box 280431, East Hartford, CT 06128-0431
+Schuylkill Medical Center East, 700 E. Norwegian St., Pottsville, PA 17901-2798
Schuylkill Medical Imaging, 12225 Greenville Ave., Suite 700, Dallas, TX 75243-9338
+Schuylkill Open MRI, Inc., 848 N. Rainbow Blvd., Suite 2494, Las Vegas, NV 89107-110
United Concordia, POB 827399, Philadelphia, PA 19182-7399
+York Credit Bureau, 33 S Duke St, York, PA 17401-1401
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                                                                                                                                                             Las Vegas, NV 89107-1103
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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: jad@cdllawoffice.com Nov 18 2016 02:06:13 JOHN A. DIGIAMBERARDINO,
                                Case & DiGiamberardino, P.C., 845 North Park Road, Suite 101, Wyomissing, PA 19610
smg
                             +E-mail/Text: robertsl2@dnb.com Nov 18 2016 02:07:09
                                                                                                                                        Dun & Bradstreet, INC,
                                3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
                              E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 18 2016 02:06:50
                                Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
                                 Harrisburg, PA 17128-0946
                             +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 18 2016 02:07:17
                                                                                                                                                                         U.S. Attorney Office,
smq
                             c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Nov 18 2016 02:07:02 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-440 +E-mail/Text: compliance@chaserec.com Nov 18 2016 02:08:02 Chase Receivables,
ust
                                                                                                                                                             Philadelphia, PA 19107-4405
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                                1247 Broadway, Sonoma, CA 95476-7503
                             +E-mail/Text: bankruptcy@fult.com Nov 18 2016 02:08:03
13789041
                                                                                                                                           Fulton Bank, Loan Operations,
                                P.O. Box 69, East Petersburg, PA 17520-0069
13789052
                              E-mail/Text: camanagement@mtb.com Nov 18 2016 02:06:28
                                                                                                                                               M&T Bank,
                                Lending Services, Customer Support, P.O. Box 1288,
                                                                                                                                        Buffalo, NY 14240-1288
                               E-mail/Text: camanagement@mtb.com Nov 18 2016 02:06:28
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                                                                                                                                              M&T Bank, P.O. Box 840,
                                Buffalo, NY 14240-0840
                              E-mail/Text: blegal@phfa.org Nov 18 2016 02:07:04
13789059
                                                                                                                                    PHFA-HEMAP, P.O. Box 15206.
                                Harrisburg, PA 17105-5206
13789058
                             +E-mail/Text: blegal@phfa.org Nov 18 2016 02:07:04
                                                                                                                                     Pennsylvania Housing Finance Agency,
                                 211 N. Front St., Harrisburg, PA 17101-1406
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Case 16-16349-ref Doc 17 Filed 11/19/16 Entered 11/20/16 01:14:04 Desc Imaged Certificate of Notice Page 2 of 4

District/off: 0313-4 User: Lisa Page 2 of 2 Date Rcvd: Nov 17, 2016

Form ID: 309I Total Noticed: 56

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13791311 EDI: RECOVERYCORP.COM Nov 18 2016 01:48:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 12

**** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13789061 ##+Recovery One LLC, 5100 Parkcenter Ave, Dublin, OH 43017-7563

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2016 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2016 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com

JOHN A. DIGIAMBERARDINO on behalf of Joint Debtor Nilda M Gonzalez jad@cdllawoffice.com,

dmk@cdllawoffice.com,reb@cdllawoffice.com

JOHN A. DIGIAMBERARDINO on behalf of Debtor Sigfrido L Gonzalez jad@cdllawoffice.com,

 $\verb|dmk@cdllawoffice.com|, \verb|reb@cdllawoffice.com||$

JOSHUA ISAAC GOLDMAN on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com,

bkgroup@kmllawgroup.com

PAUL C. BAMETZREIDER on behalf of Creditor Jonestown Bank & Trust Co. paulb@reillywolfson.com,

bhaase@reillywolfson.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Case 16-16349-ref Doc 17 Filed 11/19/16 Entered 11/20/16 01:14:04 Desc Imaged

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Information to identify the case:					
Debtor 1	Sigfrido L Gonzalez	Social Security number or ITIN xxx-xx-9498			
	First Name Middle Name Last Name	EIN			
Debtor 2	Nilda M Gonzalez	Social Security number or ITIN xxx-xx-1511			
(Spouse, if filing)	First Name Middle Name Last Name	EIN			
United States Bank	kruptcy Court Eastern District of Pennsylvania	Date case filed for chapter 13 9/9/16			
Case number: 10	6-16349-ref				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Sigfrido L Gonzalez	Nilda M Gonzalez
2.	All other names used in the last 8 years		
3.	Address	1774 Little Mountain Rd. Bethel, PA 19507	1774 Little Mountain Rd. Bethel, PA 19507
4.	Debtor's attorney Name and address	JOHN A. DIGIAMBERARDINO Case & DiGiamberardino, P.C. 845 North Park Road Suite 101 Wyomissing, PA 19610	Contact phone 610–372–9900 Email: jad@cdllawoffice.com
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: ecfmail@fredreiglech13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.
			Contact phone (610)2085040 Date: 11/17/16

For more information, see page 2

Certificate of Notice Page 4 of 4 Debtor Sigfrido L Gonzalez and Nilda M Gonzalez

Case number 16-16349-ref

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint		December 20, 2016 at 1:30 PM	Location: 2901 St. Lawrence Ave, Reading, PA 19606	
	case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 2/18/17	
		 You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		
Deadline for all creditors to file a proof of clair (except governmental units):		Deadline for all creditors to file a proof of claim (except governmental units):	γ Filing deadline: 3/20/17	
		Deadline for governmental units to file a proof claim:	of Filing deadline: 3/8/17	
		not be paid on your claim. To be paid, you must file hat the debtor filed. f whether they file a proof of claim. Filing a proof of y court, with consequences a lawyer can explain.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$140.00 per month for 58 months. The hearing on confirmation will be held on: 1/26/17 at 9:00 AM, Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601		
10). Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case.		
11	. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12	2. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		
13	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part a debt. However, unless the court orders otherwise, the debts will not be discharged until all payme under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from the discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of debts, which may include all or part a debt. However, unless the court orders otherwise, the debts will not be discharged until all payme under try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from the debtors generally except as provided in the plan. If you want to have a particular debt excepted from the debtors generally except as provided in the plan. If you want to have a particular debt excepted from the debtors generally except as provided in the plan. If you want to have a particular debt excepted from the debtors generally except as provided in the plan. If you want to have a particular debt excepted from the debtors generally except as provided in the plan. If you want to have a particular debt excepted from the debtors generally except and the plan are made. A discharge means that creditors may never try to collect the debt from the debtors are particular debt excepted from the plan are made. A discharge means that creditors may never try to collect the debt from the debtors are particular debt except and the plan are made. A discharge means that creditors may never try to collect the debt from the debt except and the plan are made. A discharge means that creditors may never try to collect the debt from the debt except and the plan are particular and the plan are particular and the plan are particular and the p		debts will not be discharged until all payments ors may never try to collect the debt from the u want to have a particular debt excepted from file a complaint and pay the filing fee in the e that the debtors are not entitled to a discharge	